

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In Re: Debtor(s)

**Josette A Lowe-Hill**  
1138 Blazing Ridge SW  
Lawrenceville, GA 30046

Case No.: **13-51466-wlh**  
Chapter: **7**

**xxx-xx-7603**

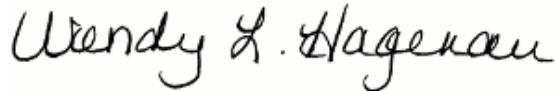
**ORDER CLOSING CASE WITHOUT DISCHARGE**

It appears Debtor has not completed the instructional course concerning personal financial management required for discharge pursuant to 11 U.S.C. § 727(a)(11), as a Debtor's Certificate of Completion of Instructional Course Concerning Personal Financial Management has not been filed. Accordingly, it is

**ORDERED** that the above-captioned case is closed without entry of discharge.

**IT IS FURTHER ORDERED** that the estate is closed, and Trustee is discharged from and relieved of said trust.

DATED: July 11, 2013



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Wendy L. Hagenau  
United States Bankruptcy Judge

In re:  
Josette A Lowe-Hill  
Debtor

Case No. 13-51466-wlh  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 113E-9

User: collinsl  
Form ID: 419

Page 1 of 2  
Total Noticed: 21

Date Rcvd: Jul 11, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2013.

db +Josette A Lowe-Hill, 1138 Blazing Ridge SW, Lawrenceville, GA 30046-5557  
atty +Patti H. Bass, Bass & Associates, PC, Suite 200, 3936 E. Ft. Lowell Road, Tucson, AZ 85712-1083  
tr Dale R. F. Goodman, Goodman & Goodman, P.C., Suite 200, 1303 Hightower Trail, Atlanta, GA 30350-2919  
cr +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
petprep +Latika M. Billups, Post Office Box 334, Stone Mountain, GA 30086-0334  
16660920 +Aberman Security, PO Box 281806, Atlanta, GA 30384-1806  
16660917 +Atlanta Gastro, PO Box 935329, Atlanta, GA 31193-5103  
16660921 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)  
16660926 +Capital One, PO Box 30253, Salt Lake City, UT 84130-0253  
16660927 +Chase, PO Box 15298, Wilmington, DE 19850-5298  
16660922 +FST Bankcard Center, PO Box 3412, Omaha, NE 68103-0412  
16660928 +Gwinnett Medical Center, PO Box 1190, Lawrenceville, GA 30046-1190  
16660916 +Gwinnett Medical Emerg, PO Box 1190, Lawrenceville, GA 30046-1190  
16660925 +N. Georgia Dermatology, 771 Old Norcross Road, Lawrenceville, GA 30046-4386  
16660914 +FDQ Services Inc, 600 Churchill Ct, Woodstock, GA 30188-6827  
16660918 +Reagan Medical Center, 2878 Five Forks Trickum Rd, Lawrenceville, GA 30044-5896  
16660915 +Revenue Cycle Solutions, 2651 Warrenville Rd, Ste 500, Downers Grove, IL 60515-5559

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustregion21.at.ecf@usdoj.gov Jul 11 2013 22:30:23  
Office of the United States Trustee, 362 Richard Russell Building, 75 Spring Street, SW, Atlanta, GA 30303-3315  
16660924 +E-mail/Text: Bankruptcy@icsystem.com Jul 11 2013 22:31:41 IC System Collections, PO Box 64378, St Paul, MN 55164-0378  
16660919 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 11 2013 22:23:59 Kohls, PO Box 2983, Milwaukee, WI 53201-2983  
16660923 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 11 2013 22:23:59 Kohls Department, PO Box 3115, Milwaukee, WI 53201-3115

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

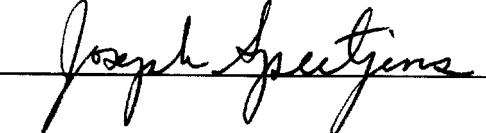
Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2013

Signature:



District/off: 113E-9

User: collinsl  
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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2013 at the address(es) listed below:

Dale R. F. Goodman dale.goodman@7trustee.net, GA15@ECFCBIS.COM  
Office of the United States Trustee ustpregion21.at.ecf@usdoj.gov  
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com  
TOTAL: 3